

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
Paul J Rak, Jr. § Case No. 14-43549  
Marilyn F Rak §  
§  
Debtors §

---

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 86,571.37  
(Without deducting any secured claims)

Assets Exempt: 44,800.13

Total Distributions to Claimants: 3,440.32

Claims Discharged

Without Payment: 263,782.26

Total Expenses of Administration: 1,759.68

3) Total gross receipts of \$ 5,200.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 5,200.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 118,908.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	1,759.68	1,759.68	1,759.68
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	148,284.45	30,572.16	30,572.16	3,440.32
<b>TOTAL DISBURSEMENTS</b>	\$ 267,192.45	\$ 32,331.84	\$ 32,331.84	\$ 5,200.00

4) This case was originally filed under chapter 7 on 12/05/2014 . The case was pending for 21 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/24/2016 By: /s/Zane L. Zielinski  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Johnson County Illinois 5.084 Acres, More Or Less, Per Surve	1110-000	2,500.00
Motorcycle 2005 Yamaha Tour Deluxe; 50,000 miles	1129-000	2,700.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 5,200.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Creditor #: 1 Chase Customer Service Research PO BOX 24696 Columbus, OH 43224- 0696		13,023.39	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Creditor #: 2 Fifth Third Bank Bankruptcy Dept. Mail drop RSCB3E 1830 East Paris Ave. SE Grand Rapids, MI 49546		105,884.61	NA	NA	0.00
	Portfolio Recovery Associates, LLC 120 Corporate Boulevard Norfolk, VA 23502		0.00	NA	NA	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 118,908.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Zane L. Zielinski	2100-000	NA	1,270.00	1,270.00	1,270.00
American Auction Associates, Inc.	2500-000	NA	249.68	249.68	249.68
Associated Bank	2600-000	NA	70.00	70.00	70.00
The Bank of New York Mellon	2600-000	NA	20.00	20.00	20.00
Lynn Beasley	3711-000	NA	150.00	150.00	150.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 1,759.68</b>	<b>\$ 1,759.68</b>	<b>\$ 1,759.68</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	ARS National Services, Inc. P.O. Box 463023 Escondido, CA 92046-3023		0.00	NA	NA	0.00
	Bank of America PO BOX 982235 El Paso, TX 79998- 2235		0.00	NA	NA	0.00
	Bank of America PO BOX 982238 El Paso, TX 79998		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Blatt,Hasenmiller,Leibsker & Moore 10 S. LaSalle Street, Ste 2200 Chicago, IL 60603		0.00	NA	NA	0.00
	Chad Steur Law, LLC PO BOX 27198 Salt Lake City, UT 84127-0198		0.00	NA	NA	0.00
	Creditor #: 1 Cavalry Portfolio Services Attn: Bankruptcy Department 500 Summit Lake Drive Valhalla, NY 10595		48,259.00	NA	NA	0.00
	Creditor #: 2 Chase Bank U.S.A., N.A. Card Services PO BOX 15298 Wilmington, DE 19850		26,240.31	NA	NA	0.00
	Creditor #: 3 Chase Bank U.S.A., N.A. Card Services PO BOX 15298 Wilmington, DE 19850		19,347.53	NA	NA	0.00
	Creditor #: 4 Chase Bank U.S.A., N.A. Card Services PO BOX 15298 Wilmington, DE 19850		10,016.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Creditor #: 5 Chase Bank U.S.A., N.A. Card Services PO BOX 15298 Wilmington, DE 19850		8,293.00	NA	NA	0.00
	Creditor #: 6 Chase Bank U.S.A., N.A. Card Services PO BOX 15298 Wilmington, DE 19850		4,483.00	NA	NA	0.00
	Creditor #: 8 Michael Ira Asen, P.C. 2200 Northern Boulevard, Ste. 104 Greenvale, NY 11548		250.00	NA	NA	0.00
	Creditor #: 9 PayPal Credit PO BOX 5018 Timonium, MD 21094		853.58	NA	NA	0.00
	FIA Card Services PO Box 15026 Wilmington, DE 19850-5026		0.00	NA	NA	0.00
	FIA Card Services PO Box 15026 Wilmington, DE 19850-5026		0.00	NA	NA	0.00
	Freedman Anselmo Lindberg LLC 1771 West Diehl Road, Suite 150 PO BOX 3228 Naperville, IL 60566-7228		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	United Recovery Systems PO BOX 722929 Houston, TX 77272-2929		0.00	NA	NA	0.00
	United Recovery Systems, LP PO BOX 722929 Houston, TX 77272-2929		0.00	NA	NA	0.00
1	Federal Pacific Credit Co.	7100-000	1,429.27	1,459.00	1,459.00	164.18
2	Portfolio Recovery Associates, Llc	7100-000	23,500.76	23,500.76	23,500.76	2,644.57
3	Portfolio Recovery Associates, Llc	7100-000	5,612.00	5,612.40	5,612.40	631.57
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 148,284.45</b>	<b>\$ 30,572.16</b>	<b>\$ 30,572.16</b>	<b>\$ 3,440.32</b>



Document Page 9 of 14  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit 8

Case No:	14-43549	BWB	Judge:	Bruce W. Black	Trustee Name:	Zane L. Zielinski
Case Name:	Paul J Rak, Jr.				Date Filed (f) or Converted (c):	12/05/2014 (f)
	Marilyn F Rak				341(a) Meeting Date:	01/05/2015
For Period Ending:	08/24/2016				Claims Bar Date:	05/26/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single Family Home Located At 944 Shiloh Court In Joliet, Il	109,887.00	0.00		0.00	FA
2. Johnson County Illinois 5.084 Acres, More Or Less, Per Surve	2,560.00	0.00		2,500.00	FA
3. Cash on Hand	40.00	0.00		0.00	FA
4. Checking Account Xxxx4924 With Jp Morgan Chase Bank	1,261.82	0.00		0.00	FA
5. Checking: business classic checking of Paul J Rak, Jr, d/b/a	223.96	0.00		0.00	FA
6. Savings: business select high yield savings of Paul J Rak,	0.59	0.00		0.00	FA
7. Household goods and furnishings, including audio, video, and	500.00	0.00		0.00	FA
8. Various Artwork, Cds, Books, Etc	100.00	0.00		0.00	FA
9. Wearing Apparel	500.00	0.00		0.00	FA
10. Firearms and sports, photographic and other hobby equipment	2,855.00	0.00		0.00	FA
11. Checking, savings or other financial accounts: First Catholi	1,500.00	0.00		0.00	FA
12. Interests in IRA, ERISA, Keogh, or other pension or profit s	0.13	0.00		0.00	FA
13. Motorcycle 2005 Yamaha Tour Deluxe; 50,000 miles	5,535.00	2,700.00		2,700.00	FA
14. 2007 Honda CRV EX 2WD; 163,000 miles	7,300.00	0.00		0.00	FA
15. 2008 Subaru Impreza 2.5I Wagon; 95,000 Miles	6,875.00	0.00		0.00	FA
16. Office equipment, Furnishings, and Supplies	100.00	0.00		0.00	FA
17. Various Tools	100.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$139,338.50	\$2,700.00		\$5,200.00      \$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee is investigating the sale of joint owned real estate.

Document

Page 10 of 14

Exhibit 8

RE PROP #	3	--	Available Cash
RE PROP #	4	--	Checking Account Xxxx4924 With Jp Morgan Chase Bank, 1421 Rt
RE PROP #	5	--	"business classic checking of Paul J Rak, Jr, d/b/a PJR Computing" account xxxx8035 with JPMorgan Chase Bank, 1421 Rte 59, Joliet, IL 60431
RE PROP #	6	--	"business select high yield savings of Paul J Rak, Jr, d/b/a PJR Computing" account xxxx9920 with JPMorgan Chase Bank, 1421 Rte 59, Joliet, IL 60431
RE PROP #	7	--	Various Household Furniture And Goods
RE PROP #	8	--	Various Artwork, Cds, Books, Etc
RE PROP #	9	--	Necessary Wearing Apparel
RE PROP #	10	--	Various Firearms, Non-Collectible, Hobby
RE PROP #	11	--	First Catholic Slovak Union Of Usa And Canada
RE PROP #	12	--	Rollover Ira Account With Fidelity National Fin, Services
RE PROP #	13	--	Motorcycle 2005 Yamaha Tour Deluxe; 50,000 miles; value estimate by nada.com
RE PROP #	14	--	2007 Honda CRV EX 2WD; 163,000 miles; value estimate by nada.com
RE PROP #	15	--	2008 Subaru Impreza 2.5I Wagon; 95,000 Miles; Various Dents
RE PROP #	16	--	Various Office Furniture
RE PROP #	17	--	Various Tools

Initial Projected Date of Final Report (TFR): 02/28/2016

Current Projected Date of Final Report (TFR): 02/28/2016

Case 14-43549 Doc 43 Filed 08/30/16 Entered 08/30/16 14:06:16 Desc Main

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-43549  
Case Name: Paul J Rak, Jr.  
Marilyn F Rak

Trustee Name: Zane L. Zielinski  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX4305  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX2007  
For Period Ending: 08/24/2016

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
07/14/15		Transfer from Acct # xxxxxx5044	Transfer of Funds	9999-000	\$2,430.32		\$2,430.32
08/07/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,420.32
09/08/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,410.32
10/07/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,400.32
11/06/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,390.32
12/07/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,380.32
12/10/15	2	William Gregory Mucci 2500 W. Belmont Avenue #406 Chicago, Illinois 60618-5967	Payment for Real Estate	1110-000	\$2,500.00		\$4,880.32
01/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$4,870.32
02/02/16	5001	Lynn Beasley C/O Midwest Real Estate 400 Redbud Road Vienna, IL 62995	Administrative expense Pursuant to Court Order entered on January 29, 2016	3711-000		\$150.00	\$4,720.32
02/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$4,710.32
04/29/16	5002	Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Final distribution representing a payment of 100.00 % per court order.	2100-000		\$1,270.00	\$3,440.32
04/29/16	5003	Federal Pacific Credit Co. Pob 27198 Salt Lake City, Ut 84127	Final distribution to claim 1 representing a payment of 11.25 % per court order.	7100-000		\$164.18	\$3,276.14

Page Subtotals:

\$4,930.32

\$1,654.18

Case 14-43549 Doc 43 Filed 08/30/16 Entered 08/30/16 14:06:16 Desc Main

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-43549  
Case Name: Paul J Rak, Jr.  
Marilyn F Rak

Trustee Name: Zane L. Zielinski  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX4305  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX2007  
For Period Ending: 08/24/2016

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/29/16	5004	Portfolio Recovery Associates, Llc Successor To Fia Card Services, N.A. (Ba Pob 41067 Norfolk, Va 23541	Final distribution to claim 2 representing a payment of 11.25 % per court order.	7100-000		\$2,644.57	\$631.57
04/29/16	5005	Portfolio Recovery Associates, Llc Successor To Synchrony Bank Pob 41067 Norfolk Va 23541	Final distribution to claim 3 representing a payment of 11.25 % per court order.	7100-000		\$631.57	\$0.00

COLUMN TOTALS	\$4,930.32	\$4,930.32
Less: Bank Transfers/CD's	\$2,430.32	\$0.00
Subtotal	\$2,500.00	\$4,930.32
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$2,500.00	\$4,930.32

Case 14-43549 Doc 43 Filed 08/30/16 Entered 08/30/16 14:06:16 Desc Main

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-43549  
Case Name: Paul J Rak, Jr.  
Marilyn F Rak

Trustee Name: Zane L. Zielinski  
Bank Name: The Bank of New York Mellon  
Account Number/CD#: XXXXXX5044  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX2007  
For Period Ending: 08/24/2016

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
05/05/15	13	American Auction Associates, Inc. 508 West Brittany Drive Arlington Heights, Illinois 6004	vehicle sale Sale of 2005 Yamaha Deluxe	1129-000	\$2,700.00		\$2,700.00
06/05/15		The Bank of New York Mellon	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,690.00
06/19/15	101	American Auction Associates, Inc. 508 West Brittany Drive Arlington Heights, Illinois 6004	Administrative expense Reversal Wrong amount	2500-000		(\$366.49)	\$3,056.49
06/19/15	101	American Auction Associates, Inc. 508 West Brittany Drive Arlington Heights, Illinois 6004	Administrative expense Costs from Car auction of 2008 Jeep Patriot	2500-000		\$366.49	\$2,690.00
06/19/15	102	American Auction Associates, Inc. 508 West Brittany Drive Arlington Heights, Illinois 60004	Administrative expense	2500-000		\$249.68	\$2,440.32
07/07/15		The Bank of New York Mellon	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$2,430.32
07/14/15		Transfer to Acct # xxxxxx4305	Transfer of Funds	9999-000		\$2,430.32	\$0.00

COLUMN TOTALS	\$2,700.00	\$2,700.00
Less: Bank Transfers/CD's	\$0.00	\$2,430.32
Subtotal	\$2,700.00	\$269.68
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$2,700.00	\$269.68

## Exhibit 9

## TOTAL OF ALL ACCOUNTS

	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX4305 - Checking	\$2,500.00	\$4,930.32	\$0.00
XXXXXX5044 - Checking	\$2,700.00	\$269.68	\$0.00
	-----	-----	-----
	\$5,200.00	\$5,200.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$5,200.00		
Total Gross Receipts:	\$5,200.00		

Page Subtotals:

\$0.00

\$0.00